

In the Matter of	(
Sacotte Construction, Inc.,	(Order to Cease
Joe Sacotte, and the St.	(and Desist
Albans Casualty and	(D03-210
Indemnity Co., Inc.	(
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1. Engaging in or transacting insurance business in the state of Washington, including but not limited to bond or surety insurance;
2. Seeking, soliciting, advertising for, pursuing or collecting premiums and/or obtaining any insurance business in the state of Washington and from participating , either directly or indirectly, in any act of an insurance agent or insurance company;
3. Soliciting Washington residents or entities to sell or purchase any plan, policy, or contract of any kind whatsoever, by means of e-mail, facsimile (fax), telephone, mail or any other means; or
4. Offering to Washington residents or entities any plan or coverage for any form of insurance which has not been approved by the Insurance Commissioner.

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THIS ORDER IS BASED UPON THE FOLLOWING:

1. At all times material to this order, Joe Sacotte was the president and sole proprietor of Sacotte Construction, Inc.
2. St. Albans Casualty & Indemnity Co., Inc. ("St. Albans") was registered in the Cayman Islands as a captive insurer of Sacotte Construction, Inc.
3. St. Albans never applied for nor obtained a certificate of authority from the Insurance Commissioner of the State of Washington.
4. During 2003, St. Albans issued and Joe Sacotte and/or Sacotte Construction, Inc. caused St. Albans to issue a presently unknown number of surety bonds to Sacotte Construction, Inc, in order to establish and prove financial responsibility as required by statute and contract for claims made by materialmen or subcontractors in the state of Washington.
5. By issuing or causing St. Albans to issue surety bonds when it did not have a certificate of authority in Washington, St. Albans, Joe Sacotte and Sacotte Construction, Inc. violated RCW 48.05.030.
6. By issuing or causing St. Albans to issue surety bonds when it did not have a certificate of authority in Washington, St. Albans, Joe Sacotte and Sacotte Construction, Inc. engaged in deceptive practices that violated RCW 48.01.030.

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Any violation of the terms of this order by Sacotte Construction, Inc., Joe Sacotte, or St. Albans Casualty & Indemnity Co. Inc., or any of them, or their partners, owners, officers, directors, employees or agents will make the violators subject to the full penalties authorized by RCW 48.01.080, RCW 48.02.080, or any other applicable section of Title 48 RCW or Title 284 of the Washington Administrative Code.

The respondents Sacotte Construction, Inc., Joe Sacotte, and St. Albans Casualty & Indemnity Co, Inc. have the right to demand a hearing pursuant to chapters 48.04 RCW and 34.05 RCW. This order shall remain in effect subject to further order of the Insurance Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY and is entered at Tumwater, Washington, this 3rd day of November, 2003.

MIKE KREIDLER
Insurance Commissioner

By: _____
William Kirby,
Staff Attorney

Legal Affairs Division